

**Department of Justice
U.S. Attorney's Office
District of New Hampshire**

FOR IMMEDIATE RELEASE

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Canadian Man Sentenced to 15 Months for Conspiracy to Commit Bank Fraud

CONCORD –Tharushan Nirmalachandran, 30, of Ile-Bizard, Quebec, was sentenced to 15 months in federal prison for participating in a conspiracy to commit bank fraud, United States Attorney Scott W. Murray announced today. Nirmalachandran faces likely removal to Canada after the completion of his prison sentence.

According to court documents and statements made in court, in April 2019, Nirmalachandran, Syed Hoque, and Ajitharan Raveendran, conspired with others to withdraw money from other persons' bank accounts by using cloned debit cards at ATMs. A "cloned" debit card is a gift card or other type of card that has been re-encoded to contain other persons' debit card information. Blank credit and debit or gift cards can be encoded with stolen credit and debit card information using an "MSR" or "Magnetic Stripe Reader" machine. An MSR machine can read and write the information stored in the magnetic stripe on the back of credit and debit cards.

On Friday, April 26, 2019, a witness reported to the Hudson Police Department that a man later identified as Hoque drove his car through an ATM in Hudson, New Hampshire, several times to make withdrawals. The Hudson Police responded and found Hoque in his car at the ATM. The officer saw that Hoque was holding a cell phone that was displaying several sets of numbers on the screen and saw a large amount of cash on the front passenger seat of his car and several ATM or credit cards on the center console.

A search of Hoque's phone revealed text messages in an application called "WhatsApp" from the weekend of April 24 through 26, 2019. One group message chain from April 26, 2019, showed members of the conspiracy coordinating their activities as they withdrew money from ATMs with the cloned debit cards.

The trio was operating out of a hotel room in Methuen, Massachusetts. Hotel surveillance video showed that, early in the morning on April 27, 2019, Nirmalachandran and Raveendran carried large duffle bags out of their hotel room. Investigators later found duffle bags during a search of Nirmalachandran's car that contained (i) a portable MSR machine; (ii) 103 Visa, American Express, and MasterCard gift cards, 96 of which contained cloned debit card information; (iii) over \$51,000 United States currency; and (iv) a Hewlett Packard laptop computer. A later search of the computer revealed text files that contained over 170 debit card numbers.

In total, from April 25, 2019, through April 27, 2019, members of the conspiracy successfully withdrew at least \$43,980.00 and attempted to withdraw an additional \$69,900.00 from other people's bank accounts using cloned debit cards.

Nirmalachandran previously pleaded guilty on November 4, 2019. In addition to his prison sentence, Nirmalachandran was ordered to pay \$43,980. The defendants in the case also have been ordered to forfeit over \$61,000.

Hoque pleaded guilty December 13, 2019 and is scheduled to be sentenced on April 1, 2020.

Raveendran pleaded guilty on November 14, 2019 and will be sentenced on February 28, 2020.

"Those who commit bank fraud cause serious damage by stealing money from their victim's bank accounts, driving up business costs, and undermining confidence in the banking system," said U.S. Attorney Murray. "We will not hesitate to seek federal prison sentences for those who attempt to steal hard-earned money from innocent victims. I am grateful to the law enforcement officers whose excellent work led to this successful prosecution."

"The U.S. Secret Service appreciates the coordination between local, federal and international partners. This cooperation is crucial when investigating trans-national criminal organizations that operate under the assumption they will not be detected in another country," said Timothy Benitez, Resident Agent in Charge of the U.S. Secret Service, Manchester Resident Office.

This matter was investigated by the United States Secret Service, with assistance from the Hudson and Methuen Police Departments. The case is being prosecuted by Assistant U.S. Attorney Matthew Hunter.